

**STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER**

In the Matter of

**HEALTH PLAN INTERMEDIARIES
HOLDINGS LLC,**

Licensee.

Order No. 15-0136

WAOIC No. 813017

FEIN 46-0580972

**CONSENT ORDER
LEVYING A FINE**

This Consent Order Levying a Fine ("Order") is entered into by the Insurance Commissioner of the state of Washington ("Insurance Commissioner"), acting pursuant to the authority set forth in RCW 48.02.060, RCW 48.17.530 and RCW 48.17.560, and Licensee Health Plan Intermediaries Holdings LLC. This Order is a public record and will be disseminated pursuant to Title 48 RCW and the Insurance Commissioner's policies and procedures.

BASIS:

1. Health Plan Intermediaries Holdings LLC (hereinafter "Health Holdings" or "the Licensee"), possesses an active Washington nonresident insurance producer license issued July 18, 2012. Health Holdings has not registered any trade name with the Insurance Commissioner.

2. Health Holdings currently does insurance business through Health Insurance Innovations ("Health Innovations") and its website, HIIQuote.com. The Health Innovations website states that Health Innovations develops "affordable, high-quality health insurance and ancillary plan bundles through partnerships with best-in-class carriers," and claims to be "an industry leader in the sale of short-term and limited medical insurance plans." Insurance producers can complete insurance applications on the Health Innovations website.

3. Health Innovations is registered as a trade name for Health Plan Intermediaries LLC ("Health Intermediaries"), a subordinate corporate subsidiary of Health Holdings. Health Intermediaries held a nonresident producer license, WAOIC # 785518, from May 13, 2011, until it expired on May 13, 2013. Health Holdings allowed Health Intermediaries' Washington producer license to expire without re-registering Health Innovations as a trade name for Health Holdings. Health Intermediaries has not possessed a valid Washington nonresident producer license since its license expired May 13, 2013.

4. RCW 48.17.180 requires that an insurance producer doing business under any name other than the insurance producer's legal name must register the name in accordance with chapter 19.80 RCW and notify the Insurance Commissioner before using the assumed name.

5. Health Holdings has not registered any trade name with the Insurance Commissioner. The sale, solicitation, and transaction of insurance business by Health Innovations after the expiration of Health Intermediaries' insurance producer's license, WAOIC # 785518, including the use of the website HIIQuote.com, violated RCW 48.17.180.

6. RCW 48.17.530(1)(b) gives the Insurance Commissioner authority to revoke, suspend, or place on probation the license of a licensee for violating any insurance laws, or violating any rule, subpoena, or order of the Insurance Commissioner or of another state's insurance commissioner. RCW 48.17.560 gives the Insurance Commissioner authority to levy a fine in addition to or in lieu of such revocation, suspension, or probation.

7. Health Holdings failed to register the Health Insurance Innovations trade name with the Office of the Insurance Commissioner before doing business under that trade name, violating RCW 48.17.180, and therefore justifying imposition of a fine on Health Holdings under RCW 48.17.560.

CONSENT TO ORDER:

The Insurance Commissioner of the state of Washington and the Licensee agree that the best interest of the public will be served by entering into this Order. NOW, THEREFORE, the Licensee consents to the following in consideration of its desire to resolve this matter without further administrative or judicial proceedings. The Insurance Commissioner consents to settle

this matter in consideration of the Licensee's payment of a fine, and upon such terms and conditions as are set forth below:

1. The Licensee acknowledges its duty to comply fully with the applicable laws of the state of Washington.

2. The Licensee consents to the entry of this Order, waives any and all hearing or other procedural rights, and further administrative or judicial challenges to this Order.

3. By agreement of the parties, the Insurance Commissioner will impose a fine of \$250.00 [Two Hundred Fifty Dollars] to be paid by June 19, 2015.

4. The Licensee understands and agrees that any further failure to comply with the statutes and/or regulations that are the subject of this Order constitutes grounds for further penalties, which may be imposed in direct response to further violations.

5. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

EXECUTED this 1st day of June, 2015.

On behalf of HEALTH PLAN INTERMEDIARIES HOLDINGS LLC:

By:



Printed Name:

Michael A. Petrizzo, Jr.

Printed Corporate Title:

Executive Vice President, General Counsel & Secretary

AGREED ORDER:

Pursuant to the foregoing factual Basis and Consent to Order, the Insurance Commissioner of the state of Washington hereby Orders as follows:

1. The Licensee shall pay a fine in the amount of \$250.00 [Two Hundred Fifty Dollars], receipt of which is hereby acknowledged by the Insurance Commissioner.

CONSENT ORDER LEVYING A FINE
ORDER NO. 15-0136

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Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

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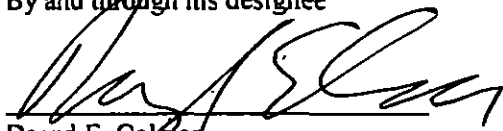
2. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

ENTERED this 10th day of June, 2015.



MIKE KREIDLER
Insurance Commissioner

By and through his designee



Darryl E. Colman
Insurance Enforcement Specialist
Legal Affairs Division